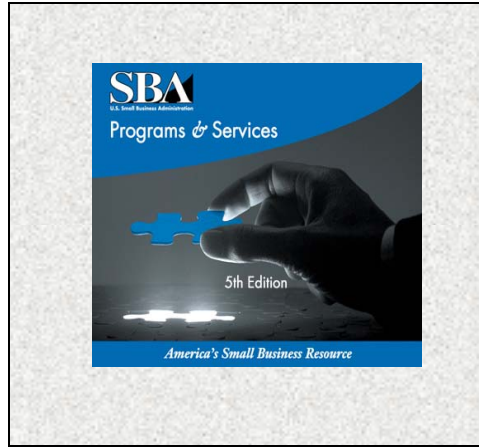


# SBA PROGRAMS AND SERVICES HANDOUT

Slide 1



---

---

---

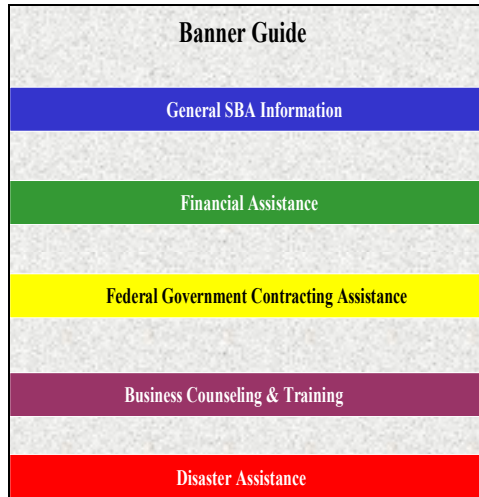
---

---

---

---

Slide 2



---

---

---

---

---

---

---

Slide 3



---

---

---

---

---

---

---

Slide 4

### Financial Assistance

- Loans
  - Primarily made by private lenders, with SBA guaranties
  - Guaranties generally up to 85% of loans to \$150,000; 75% of loans above \$150,000
  - Maximum guaranty is \$1.5 million
  - No SBA grants to start a business
- Equity Investment
  - Provided by SBA-licensed small business investment companies
- Surety Bonds
  - Guaranties of bid, performance and payment bonds

Financial Assistance

[www.sba.gov/financing/index.html](http://www.sba.gov/financing/index.html)

## WI Finance Area

[www.sba.gov/wi/WI\\_FINANCING.html](http://www.sba.gov/wi/WI_FINANCING.html)

---

---

---

---

---

Slide 5

### The Basic 7(a) Loan Guaranty Program

- You apply for a loan guaranty with an SBA participating lender
- The lender submits an application for SBA review and approval
- After SBA approval, the lender disburses funds
- More information is available at:  
[www.sba.gov/financing/sbaload/7a.html](http://www.sba.gov/financing/sbaload/7a.html)

Financial Assistance: Basic 7(a) Programs

[www.sba.gov/financing/sbaload/7a.html](http://www.sba.gov/financing/sbaload/7a.html)

---

---

---

---

---

---

---

Slide 6

### Use of Proceeds

**7(a) loans may be used to:**

- Expand, renovate, or purchase Real Estate
- Buy machinery, equipment, furniture, fixtures
- Inventory, receivables, and working capital;
- Refinance existing debt (with compelling reason);
- Finance seasonal lines of credit; and/or
- Business Purchase

Financial Assistance: Basic 7(a) Programs

[www.sba.gov/financing/subfiles/use\\_of\\_proceeds.html](http://www.sba.gov/financing/subfiles/use_of_proceeds.html)

---

---

---

---

---

---

---

## Slide 7

### Eligibility Requirements

**Businesses must:**

- Be operated for profit
- Not exceed SBA size standards
- Speculative Ventures
- Gambling
- Lending or Investment
- Passive Investment Rental Real Estate
- Illegal activities, Monopolies, Pyramid Sales
- Business of a sexual nature
- Religious activities

Financial Assistance: Basic 7(a) Programs

[www.sba.gov/financing/preparation/requirements.html](http://www.sba.gov/financing/preparation/requirements.html)

---

---

---

---

---

---

## Slide 8

### Maximum Size Standards

**Manufacturing**

- 500-1,500 employees

**Wholesaling**

- 100 employees for financial assistance programs  
(500 employees for contracting assistance programs)

**Services**

- \$4 million to \$29 million in annual receipts, or

**Retailing**

- \$6 million to \$24.5 million in annual receipts

**General and heavy construction**

- \$17 million to \$28.5 million in annual receipts

**Special trade construction**

- \$12 million in annual receipts

**Agriculture**

- From \$750,000 to \$10.5 million in annual receipts

Financial Assistance: Basic 7(a) Programs

[www.sba.gov/size/index/tableofsize.html](http://www.sba.gov/size/index/tableofsize.html)

---

---

---

---

---

## Slide 9

### Lender Requirements

*Common documentation includes:*

- Purpose of loan/Use of Proceeds
- Business history/Management Resumes
- 3 years and Current financial statements
- Schedule of debts
- Aging of accounts receivable and payable
- Projected opening-day balance sheet
- Lease Conditions
- Amount of owner investment in business
- Projections of income, expenses and cash flow
- Signed personal financial statements
- SBA application Forms Bank and Borrower
- List of Collateral
- Offer to Purchase
- Appraisals
- Credit Reports Business and Personal

Financial Assistance: Basic 7(a) Programs

---

---

---

---

---

---

## Slide 10

### SBA Requirements

- Good character
- Management expertise and commitment to succeed
- Reasonable personal contribution or business equity
- Feasible business plan
- Sufficient collateral ability to repay loan from projected operating cash flow
- Eligible Business
- Eligible Use of Proceeds

Financial Assistance: Basic 7(a) Programs

## Credit Factors

[www.sba.gov/financing/preparation/qualify.html](http://www.sba.gov/financing/preparation/qualify.html)

---

---

---

---

## Slide 11

### Terms

- Flexible maturities:
  - Up to 10 years for working capital
  - Up to 25 years for fixed assets:
    - Real estate
    - Construction
    - Equipment
  - Based on the use of Proceeds
  - Weight Average
- Interest rates:
  - Negotiated between borrower and lender
  - Typically cannot exceed prime rate plus 2.25%- 6%

Financial Assistance: Basic 7(a) Programs

[www.sba.gov/financing/subfiles/7a\\_maturities.html](http://www.sba.gov/financing/subfiles/7a_maturities.html)

---

---

---

---

---

---

## Slide 12

### SBA Fees

Up Front		
1 year or less	CAPLines	0.25%
Over 1 year	Loan \$150,000 or less	2.0%
Over 1 year	Loan \$150,000+ and \$700,000	3%
Over 1 year	Loan More than \$700,000	3.5%
On going		.5%/ Year

*\* Subject to change – check with your local SBA office*

Financial Assistance: Basic 7(a) Programs

[www.sba.gov/financing/subfiles/sba\\_7a\\_fees.html](http://www.sba.gov/financing/subfiles/sba_7a_fees.html)

---

---

---

---

---

---

Slide 13

Fee Example

On loans where the SBA's portion exceeds \$80,000:

Total Loan Amount

x

Guaranty Rate

=

Maximum Guaranty Amount

\$800,000

x

75%

=

\$600,000

Fee Structure on \$600,000 Guaranty:

\$600,000

x

3.5%

=

\$21,000

Total Guaranty Fee:

=

\$21,000

Financial Assistance: Basic 7(a) Programs

---

---

---

---

---

---

---

---

Slide 14

Collateral

- Personal guaranties from principals owning 20 percent or more
- Liens on personal assets may be required
- Loans are not declined for insufficient collateral

Financial Assistance: Basic 7(a) Programs

---

---

---

---

---

---

---

---

Slide 15

CAPLines

(Working Capital Program)

- For short-term and cyclical working capital
- SBA guaranty up to \$1.5 million
- Advanced against inventory or revenue
- Maximum maturity of five years
- Five types include:
  - Seasonal Line
  - Contract Line
  - Builders Line
  - Standard Asset-Based Line
  - Small Asset-Based Line

Financial Assistance: Special 7(a) Programs

---

---

---

---

---

---

---

---



Slide 16

**CAIP**  
*(Community Adjustment & Investment Program)*

- Government partnership with the North American Development Bank
- Loans for businesses adversely affected by the North American Free Trade Agreement
- Must create or preserve at least one job per \$70,000 of federally guaranteed funds
- Available in select geographical areas
  - Manitowoc and Racine County

**Financial Assistance: Special 7(a) Programs**

[www.sba.gov/financing/loanprog/caip.html](http://www.sba.gov/financing/loanprog/caip.html)

---

---

---

---

---

---

---

Slide 17

**EWCL**  
*(Export Working Capital Loan)*

- Short-term financing for small exporters
- SBA guaranty — up to 90% of the loan or \$1 million
- One-page application; turnaround — usually less than 10 days
- Maturity —
  - Matches a single transaction cycle, or
  - Supports a line of credit, generally 12 months
- Repaid from the proceeds of the export sales
- May be used for both —
  - Pre-shipment working capital
  - Post-shipment exposure

**Financial Assistance: Special 7(a) Programs**

[www.sba.gov/financing/loanprog/ewcp.html](http://www.sba.gov/financing/loanprog/ewcp.html)

---

---

---

---

---

---

---

Slide 18

**ITL**  
*(International Trade Loan)*

- Long- and short-term financing —
- Guaranty amounts up to \$1.5 million
- For businesses that are —
  - Engaged or preparing to engage in international trade
  - Adversely affected by import competition
- May be used for —
  - Working capital and/or
  - To purchase facilities or equipment that will be used within the U.S. for producing goods or services

**Financial Assistance: Special 7(a) Programs**

[www.sba.gov/financing/loanprog/tradeloans.html](http://www.sba.gov/financing/loanprog/tradeloans.html)

---

---

---

---

---

---

---

## Slide 19

**Energy & Conservation Loan**

- For companies that engineer, build, distribute, market, install or service energy conservation devices
- SBA maximum loan amount of \$1 million
- Up to 85% guaranty on loans to \$150,000; 75% on loans between \$150,000 and \$2 million

**Pollution Control Loan**

- For businesses that design, build, install or service pollution control devices
- Guaranty of up to \$1 million

**Financial Assistance: Special 7(a) Programs**

---

---

---

---

---

---

---

---

## Slide 20

**SBA Applications & Approvals**

- Prepare a business plan
  - With help of SCORE or SBDC
- Visit a lender to discuss
- Lender will provide application forms
- Lender will review your application
- Lender submits a completed loan application to the SBA
- SBA or/and Lender analyzes entire application
- Approval process might take 1 - 14 days

**Financial Assistance: Standard Applications & Approvals**

**Online Training** [www.sba.gov/training/](http://www.sba.gov/training/)

---

---

---

---

---

---

---

---

## Slide 21

**SBA Certified Lenders Program**

- Lender is experienced with SBA programs
- Lender receives partial loan approval authority
- Three-day SBA response

**Financial Assistance: Streamlined SBA Applications & Approvals**

**WI CLP Lenders** [www.sba.gov/wi/WI\\_WICLP.html](http://www.sba.gov/wi/WI_WICLP.html)

---

---

---

---

---

---

---

---

Slide 22

**SBA Preferred Lenders Program**

- Selected, experienced SBA lenders
- Full authority for loan approvals
- One-day SBA response

Financial Assistance: Streamlined SBA Applications & Approvals

**WI PLP Lenders** [www.sba.gov/wi/wi\\_plp.html](http://www.sba.gov/wi/wi_plp.html)

---

---

---

---

---

---

---

Slide 23

**SBA LowDOC**  
(Low Documentation Loan Program)

**Lowdoc Loan Program is no longer available**

- For loans up to \$1,000,000
- Up to 10 years for working capital; 25 years for fixed assets
- Up to 85% guaranty
- One-page SBA application
  - One page for the lender
  - One page each for each owner of 20% or more
- SBA response to lender within 36 hours

Financial Assistance: Streamlined SBA Applications & Approvals

\_\_\_\_ LOWDOC LOAN PROGRAM \_\_\_\_

\_\_\_\_ NO LONGER AVAILABLE \_\_\_\_

---

---

---

---

---

---

---

Slide 24

**SBAExpress**

- Uses lender's forms Mostly not the SBA's
  - Lender forms for lender to bow error transaction
  - SBA forms for lender to SBA transaction
- Loans , revolving lines of credit to \$2,000,000
- SBA guaranty of 50%
- 36-hour response from the SBA

Financial Assistance: Streamlined SBA Applications & Approvals

[www.sba.gov/financing/lendinvest/sbaexpress.html](http://www.sba.gov/financing/lendinvest/sbaexpress.html) \_

**WI SBAExpress Lenders**

[www.sba.gov/wi/WI\\_WISBAEXPRESS.html](http://www.sba.gov/wi/WI_WISBAEXPRESS.html)

---

---

---

---

---

---

---



Slide 25

**CommunityExpress**

- For underrepresented minorities, veterans and women business owners
- Businesses located in low/moderate income urban and rural areas
- Maximum loan amount of \$250,000
- 85% guarantee on loans to \$150,000
- 75% Guarantee on loans \$150,00+ - \$250,000
- Technical training and support included

Financial Assistance: Streamlined SBA Applications & Approvals

[www.sba.gov/financing/lendinvest/comexpress.html](http://www.sba.gov/financing/lendinvest/comexpress.html)

**WI CommunityExpress Lenders**

[www.sba.gov/wi/wi\\_wicomcommunityexpress.html](http://www.sba.gov/wi/wi_wicomcommunityexpress.html)

---

---

---

---

---

Slide 26

**SBA ExportExpress**

- Uses lenders approved for SBAExpress
- Expedited review and approval process
- Maximum loan amount of \$250,000
- Proceeds used for most export-related purposes

Financial Assistance: Streamlined SBA Applications & Approvals

[www.sba.gov/financing/loanprog/exportexpress.html](http://www.sba.gov/financing/loanprog/exportexpress.html)

---

---

---

---

---

---

Slide 27

**Loan Prequalification**

- Loans of up to \$250,000
- For veterans, minorities, women, exporters, rural business owners
- For selected industries and geographical areas
- Help in preparing a viable 7(a) loan application
- Focus on character, credit, reliability, not assets
- Help in finding a lender

Financial Assistance: Streamlined SBA Applications & Approvals

[www.sba.gov/financing/sbaloan/prequalification.html](http://www.sba.gov/financing/sbaloan/prequalification.html)

**WI Prequal Lenders**

[www.sba.gov/wi/WI\\_WIPREQUAL.html](http://www.sba.gov/wi/WI_WIPREQUAL.html)

---

---

---

---

Slide 28

**7(m) MicroLoan**

- Direct loans through nonprofit intermediaries
- Loans of up to \$35,000
- Fast turnaround
- Up to six years to repay
- Used for —
  - Machinery, equipment, fixtures
  - Leasehold improvements
  - Inventory
  - Working capital
- Technical and management assistance available
- More information is available at:  
[www.sba.gov/financing/sbaloan/microloans.html](http://www.sba.gov/financing/sbaloan/microloans.html)

Financial Assistance: Other Loan Programs/MicroLoans

[www.sba.gov/financing/sbaloan/microloans.html](http://www.sba.gov/financing/sbaloan/microloans.html)

## WI Microloan Lenders

[www.sba.gov/wi/WI\\_WIMICRO.html](http://www.sba.gov/wi/WI_WIMICRO.html)

---

---

---

---

---

Slide 29

**Loans for Fixed Assets**

**504 Certified Development Company Program**

- Long-term, fixed-rate financing
- Generally up to \$1 million in SBA-backed debentures
- SBA debenture guaranty of 40%
- Must create or retain one job for every \$35,000 of SBA debenture proceeds
- DELTA funding also available under this program
- More information is available  
at [www.sba.gov/financing/sbaloan/cd504.html](http://www.sba.gov/financing/sbaloan/cd504.html)

Financial Assistance: Other Loan Programs/Fixed Asset Loans

[www.sba.gov/financing/sbaloan/cdc504.html](http://www.sba.gov/financing/sbaloan/cdc504.html)

---

---

---

---

---

Slide 30

**To Qualify for a 504 Loan\***

- Business must be operated for a profit
- Tangible net worth of less than \$7.5 million
- Average net income of less than \$2.5 million for the preceding two years

Financial Assistance: Other Loan Programs/Fixed Asset Loans

## WI CDC Lenders

[www.sba.gov/wi/wi\\_wicdc.html](http://www.sba.gov/wi/wi_wicdc.html)

---

---

---

---

---

## Slide 31

**A Typical 504 Project Includes —**

- A private sector loan covering up to 50%
- A loan from the CDC covering up to 40% (100% SBA-guaranteed debenture) and
- At least 10% equity from the small business

Financial Assistance: Other Loan Programs/Fixed Asset Loans

---

---

---

---

---

---

## Slide 32

**SBA Franchise Registry**

- For franchisors and franchisees
- Free for franchisees
- Eliminates document review for franchisees in the SBA loan process
- More information is available at:
  - [www.franchiseregistry.com](http://www.franchiseregistry.com)

Financial Assistance: Other Assistance

[www.franchiseregistry.com](http://www.franchiseregistry.com)

---

---

---

---

---

---

## Slide 33

**Loan Repayment - Should Problems Arise**

- Monthly payments include principle and interest
- Business counseling and assistance is available
- The SBA will work closely with the borrower and lender

Financial Assistance: Should Problems Arise

---

---

---

---

---

---

## Slide 34

**The Small Business Investment Company Program**

- SBA-licensed private investment companies
- SBIC venture capital backed by SBA guaranties
- Long-term loans, up to 20 years
- Funding available for manufacturing and service industries
- More information is available at: [www.sba.gov/INV](http://www.sba.gov/INV)

**Financial Assistance: Equity Investment**

[www.sba.gov/INV](http://www.sba.gov/INV)

**WI SBIC's:** [www.sba.gov/gopher/Local-Information/Small-Business-Investment-Companies/sbicwi.txt](http://www.sba.gov/gopher/Local-Information/Small-Business-Investment-Companies/sbicwi.txt)

---

---

---

---

---

## Slide 35

**Specialized SBICs**

- Follow the general SBIC guidelines
- SBICs make smaller investments, often as loans
- Targeted to businesses owned by socially and economically disadvantaged people

**Financial Assistance: Equity Investment**

---

---

---

---

---

---

---

## Slide 36

**SBIC Program Success Stories**  
*Fortune 500 Companies*

• Apple	• Pandick Press
• Cray Research	• Rolm Corp.
• Federal Express	• Teledyne
• Intel	• Gymboree
• Staples	• Oracle
• Quantum	• Sybase
• Sports Authority	• America Online
• Callaway Golf	• Outback Steakhouse

**Financial Assistance: Equity Investment**

[www.sba.gov/INV/successstories.html](http://www.sba.gov/INV/successstories.html)

---

---

---

---

---

---

---

Slide 37

**New Markets Venture Capital Program**

- Combines equity investment with technical assistance
- Targeted for rural and inner city areas
- Fosters new business and job creation
- More information is available at:
- [www.sba.gov/INV/venture.html](http://www.sba.gov/INV/venture.html)

**Financial Assistance: Equity Investment**

[www.sba.gov/INV/venture.html](http://www.sba.gov/INV/venture.html)

---

---

---

---

---

---

---

Slide 38

**The Surety Bond Guarantee Program**

- Bid, performance and payment bonds
- For federal, state, local and private projects
- SBA guaranty of up to \$2 million
- Generally all types of small businesses eligible
- More information is available at: [www.sba.gov/osg](http://www.sba.gov/osg)

**Financial Assistance: Surety Bonds**

[www.sba.gov/osg](http://www.sba.gov/osg)

**WI Surety Agents**

[www.sba.gov/wi/WI\\_WISURETY.html](http://www.sba.gov/wi/WI_WISURETY.html)

**Definition of a Surety Bond**

<http://www.sba.gov/financing/bonds/osgprogram.html>

---

---

---

Slide 39

**Federal Government Contracting Assistance**

- To create an environment for maximum participation by small, disadvantaged, and woman-owned businesses in federal government contract awards and large prime subcontract awards.
- More information is available at: [www.sba.gov/GC](http://www.sba.gov/GC)

**Natural Resources Sales**

- Helps small businesses receive their share of federal property for sale or disposal
- Includes timber, royalty oil, coal and mineral leases, surplus property

**Prime Contracting**

- Promotes full, open competition
- Designed to increase small business' share of federal contracts
- SBA initiates set-asides, identifies small business sources and provides counseling

**Federal Government Contracting Assistance**

[www.sba.gov/GC/](http://www.sba.gov/GC/)

**WI Business Development**

[www.sba.gov/wi/WI\\_BUSINESSDEV.html](http://www.sba.gov/wi/WI_BUSINESSDEV.html)

---

---

---

---



Slide 40

**Subcontracting**

- Promotes small businesses to larger contractors
- Provides counseling on marketing and opportunities

**Certificate of Competency**

- Provides appeal process for small businesses denied federal contracts

**Women-Owned Business Procurement**

- Teaches women to market their businesses to the federal government
- Conducts conferences at federal procurement sites
- More information available at:  
[www.sba.gov/GC/indexprograms-cawbo.html](http://www.sba.gov/GC/indexprograms-cawbo.html)

**Federal Government Contracting Assistance**

[www.sba.gov/GC/indexprograms-cawbo.html](http://www.sba.gov/GC/indexprograms-cawbo.html)

---

---

---

---

---

---

---

Slide 41

**PRO-Ner®**  
*(Procurement Marketing & Access Network)*

- Features online information database of small businesses for contracting officers
- Markets small businesses to potential customers
- Provides links to federal agencies and procurement opportunities
- More information is available at: <http://www.ccr.gov>

**Federal Government Contracting Assistance**

[www.ccr.gov](http://www.ccr.gov)

---

[http://www.sba.gov/wi/WI\\_TRAINING.html](http://www.sba.gov/wi/WI_TRAINING.html)

Online training for registering your business

in CCR

---

---

---

---

Slide 42

**SUB-Net**

- An extension of PRO-Ner®
- Features subcontracting opportunities from prime contractors, federal, state and local governments
- More information is available at: <http://web.sba.gov/subnet/>
  - (Click on "Subcontracting Opportunities")

**Federal Government Contracting Assistance**

<http://web.sba.gov/subnet/>

---

[www.sba.gov/businessop/basics/subcontracting.html](http://www.sba.gov/businessop/basics/subcontracting.html)

---

---

---

---

---

Slide 43

**HUBZones**  
*(Historically Underutilized Business Zone Program)*

- Develops historically underutilized urban and rural areas
- Establishes federal award preferences for small businesses
- More information is available at: [www.sba.gov/hubzone](http://www.sba.gov/hubzone)

**Federal Government Contracting Assistance**

[www.sba.gov/hubzone](http://www.sba.gov/hubzone)

---

---

---

---

---

---

Slide 44

**Research & Development Assistance**

- To strengthen and expand the competitiveness of U.S. small high technology research and development businesses in the federal marketplace.
- More information is available at:  
[www.sba.gov/financing/capital/investment.html](http://www.sba.gov/financing/capital/investment.html)

**Small Business Innovation Research**

- Meets specific research and R&D needs of the federal government
- Promotes commercialization of results
- Awards federal grants competitively

**Small Business Technology Transfer**

- Awards federal grants competitively
- Mandates company collaboration with nonprofit research institution

**Federal Government Contracting Assistance: R&D**

[www.sba.gov/financing/capital/investment.html](http://www.sba.gov/financing/capital/investment.html)

[www.sba.gov/sbir/indexsbir-sttr.html](http://www.sba.gov/sbir/indexsbir-sttr.html)

---

---

---

---

---

---

Slide 45

**Assistance for Small & Disadvantaged Businesses**

**Certification**

- Offers price evaluation credits for competitive bidding on federal contracts
- More information is available at [www.sba.gov/sdb/indexsdbapply.html](http://www.sba.gov/sdb/indexsdbapply.html)
- Apply online at <https://sba8a.symplcity.com/applicants/guide>.

**8(a) Business Development**

- Offers federal contracting set-asides
- Business development support

**7(j) Management & Technical Assistance**

- Offers assistance to 8(a) businesses in accounting, marketing and bid preparation

**Federal Government Contracting Assistance**

[www.sba.gov/sdb/indexsdbapply.html](http://www.sba.gov/sdb/indexsdbapply.html)

<https://sba8a.symplcity.com/applicants/guide>

---

---

---

---

---

---

Slide 46

### Business Counseling & Training

Counselors to America's Small Businesses

- 11,500 SCORE volunteers nationwide in 389 chapters
- Business counseling and expertise
- Business-plan and loan-application assistance
- Online or in-person counseling
- More information is available at: [www.score.org](http://www.score.org) or WI SCORE at [www.sba.gov/wi/wiscore.html](http://www.sba.gov/wi/wiscore.html)

Business Counseling & Training

National SCORE [www.score.org](http://www.score.org)

WI SCORE \_\_\_\_\_

[www.sba.gov/wi/WI\\_WISCORE.html](http://www.sba.gov/wi/WI_WISCORE.html)

---

---

---

---

Slide 47

### Small Business Development Centers

- Provide management and technical assistance
- Combine resources of SBA, local government, private sector and academia
- Typically located at colleges and universities
- Assist with loan applications
- More information is available at: [www.sba.gov/sbdc/index.html](http://www.sba.gov/sbdc/index.html) or WI SBDC at [www.sba.gov/wi/wisbdc.html](http://www.sba.gov/wi/wisbdc.html)

Business Counseling & Training

Nat'l SBDC's [www.sba.gov/sbdc/index.html](http://www.sba.gov/sbdc/index.html)

WI SBDC's \_\_\_\_\_

[www.sba.gov/wi/WI\\_WISBDC.html](http://www.sba.gov/wi/WI_WISBDC.html)

---

---

---

---

---

---

Slide 48

### Veterans Business Outreach Program

- Provides business development help for veterans
  - Entrepreneurial training
  - Counseling
  - Management assistance

More information is available at: [www.sba.gov/VETS](http://www.sba.gov/VETS)

\_\_\_\_\_  
[www.sba.gov/VETS](http://www.sba.gov/VETS)

---

---

---

---

---

---

Slide 49

### Assistance for Exporters

#### U.S. Export Assistance Centers

- USEACs are a combined effort of —
  - U.S. Small Business Administration
  - U.S. Department of Commerce
  - Export-Import Bank of the United States
- The SBA's role:
  - Export Working Capital Loan prequalification
  - International Trade Loan and EWCL loan processing
  - Education and Training
- More information is available at: [www.sba.gov/oit/](http://www.sba.gov/oit/)

Business Counseling & Training: Assistance for Exporters

[www.sba.gov/oit](http://www.sba.gov/oit)

WI SBA has online training called  
Small Business and the International  
Market Place\_at\_\_\_\_\_

[\\_www.sba.gov/wi/WI\\_TRAINING.html](http://www.sba.gov/wi/WI_TRAINING.html)

---

---

---

Slide 50

### TradeNet's Export Advisor

- An Internet site offering government and industry contacts to small business exporters at [www.tradenet.gov](http://www.tradenet.gov)

### ELAN

*(Export Legal Assistance Network)*

- Offers free, initial consultation with international trade attorney
- Cooperative effort of SBA, Department of Commerce and Federal Bar Association
- Contact local SBA field office to participate

Business Counseling & Training: Assistance for Exporters

<http://www.sba.gov/oit/info/index.html>

---

---

---

---

---

---

Slide 51

### Assistance for Women

#### Women's Business Centers

- Provide training, counseling, mentoring
- Tailor programs to local community needs; includes assistance to economically and socially disadvantaged women
- More information is available at:  
[www.sba.gov/financing/special/women.html](http://www.sba.gov/financing/special/women.html)
- **Online Women's Business Centers**
  - Management, networking, market research information
  - Interactive mentoring
  - More information is available at: [www.onlinewbc.gov](http://www.onlinewbc.gov)

Business Counseling & Training: Assistance for Women

[www.sba.gov/financing/special/women.html](http://www.sba.gov/financing/special/women.html)

**WI Women's Business Centers -**

[www.sba.gov/wi/WI\\_WIWBC.html](http://www.sba.gov/wi/WI_WIWBC.html)

---

---

---

---

---

Slide 52

**Business Information Services**

- Home Page [www.sba.gov](http://www.sba.gov) [www.sba.gov/wi](http://www.sba.gov/wi)
- Phone: 1-800-U ASK SBA
- TDD: 704-344-6640
- Fax: 202-205-6190
- E-mail: [answerdesk@sba.gov](mailto:answerdesk@sba.gov)
- Website: [www.sba.gov/answerdesk.html](http://www.sba.gov/answerdesk.html)

**General Information**

**Nat'l SBA Site** [www.sba.gov](http://www.sba.gov)

**WI SBA Site** [www.sba.gov/wi](http://www.sba.gov/wi)

**SBA Answer Desk Site**

[www.sba.gov/answerdesk.html](http://www.sba.gov/answerdesk.html)

---

---

---

---

Slide 53

**U.S. Business Advisor**

- Provides a one-stop link for small business information and services by the federal government
- Features loan information, counseling, regulations and law guidance
- Furnishes tutorials and online classes
- More information is available at: [www.business.gov](http://www.business.gov)

**General Information**

[www.business.gov](http://www.business.gov)

---

---

---

---

Slide 54

[www.businesslaw.gov](http://www.businesslaw.gov)

- Provides legal and regulatory information
- You can also:
  - Apply for licenses or permits
  - E-file tax returns
  - Confer with other business owners

**General Information**

**WI Business Law**

[www.business.gov/regions/states/wisconsin/index.html](http://www.business.gov/regions/states/wisconsin/index.html)

---

---

---

---

---



Slide 55

**Advocacy for Small Business**

**Office of Advocacy**

- Researches issues, develops policy and monitors effects
- Produces economic reports and interprets small business statistics
- Primary federal office disseminating small business data
- Oversees compliance with Regulatory Flexibility Act
- More information is available: at [www.sba.gov/advo](http://www.sba.gov/advo)

**General Information**

[www.sba.gov/advo](http://www.sba.gov/advo)

---

---

---

---

---

---

Slide 56

**Advocacy for Small Business**

**Small Business & Agricultural  
Regulatory Enforcement Ombudsman**

- Provides means to register comments about regulatory enforcement actions
- Administers 10 Regulatory Fairness Boards
- Attempts to substantiate and report comments to Congress
- More information is available at: [www.sba.gov/ombudsman](http://www.sba.gov/ombudsman)

**General Information**

[www.sba.gov/ombudsman](http://www.sba.gov/ombudsman)

---

---

---

---

---

---

Slide 57

**Disaster Assistance**

**Loan Programs for Homes and Personal Property**  
[www.sba.gov/wi/WI\\_DISASTER.html](http://www.sba.gov/wi/WI_DISASTER.html)

- Real property loans
  - For uninsured losses to \$200,000
  - To restore homes to pre-disaster condition
- Personal property loans
  - For uninsured losses to \$40,000
  - Do not cover antiques, luxuries

**Disaster Assistance**

**WI Disaster Information**

[www.sba.gov/wi/WI\\_DISASTER.html](http://www.sba.gov/wi/WI_DISASTER.html)

---

---

---

---

---

---

## Slide 58

**Loans for Businesses**

**Physical disaster business loans**

- Available to qualified businesses of any size
- Cover uninsured losses up to \$1.5 million
- Used to repair or replace business property

**Pre-disaster mitigation loans**

- Fund specific projects to prevent disaster damage
- FEMA designates specific areas
- Loan of up to \$50,000 available

**Disaster Assistance**

## National Disaster Information

[www.sba.gov/disaster\\_recov/index.html](http://www.sba.gov/disaster_recov/index.html)

---

---

---

---

---

## Slide 59

**Economic Injury Disaster Loans**

- Cover economic injury losses up to \$1.5 million
- Limit may be waived for major source of employment (employs 250 or more in affected areas)

**Military Reservist Economic Injury Disaster Loans**

- For economic injury due to loss of key employee called up as military reservist
- Sustain small business until employee is released from active military duty
- Loans of up to \$1.5 million
- More information about the SBA's disaster loans programs is available at: [www.sba.gov/disaster\\_recov/index.html](http://www.sba.gov/disaster_recov/index.html)

**Disaster Assistance**

---

---

---

---

---

---